

OFFICIAL GAZETTE

GOVERNMENT OF GOA

EXTRAORDINARY

GOVERNMENT OF GOA

Department of Agriculture

Order

3/4/Plan/NAIS/D.Agri/2004-05

NATIONAL AGRICULTURAL INSURANCE SCHEME
(RASHTRIYA KRISHI BIMA YOJANA)
KHARIF SEASON 2004

Read: 1. Resolution (No. 3 dated 15-3-2004)
State Level Co-ordination Committee
on Crop Insurance.

2. Letter No. 13011/15/99-Credit-II dated
16-7-99 from Government of India,
Ministry of Agriculture, Department of
Agriculture & Co-operation, New Delhi.

The New National Agricultural Insurance Scheme (NAIS) is being implemented from Rabi 1999-2000 season. The State Government is also implementing this scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with Agriculture Insurance Company of India Ltd. (AIC). The scheme will be continued during Kharif 2004 season.

1. That, the scheme would broadly cover Paddy, Pulses, Groundnut and Ragi crops at the taluka level with unit of Insurance as taluka for paddy, pulses, Groundnut and Ragi. The following crops and areas are hereby notified to be covered under this scheme for Kharif 2004 season.

Sr. No.	Notified Taluka	Notified Crops
1	Tiswadi	Paddy, Pulses and Groundnut
2	Bardez	Paddy, Pulses, Ragi and Groundnut
3	Salcete	Paddy, Pulses, Ragi and Groundnut
4	Mormugao	Paddy and Ragi
5	Pernem	Paddy, Pulses, Ragi, Groundnut
6	Bicholim	Paddy, Pulses, Ragi, Groundnut
7	Satari	Paddy, Pulses, Ragi, Groundnut
8	Ponda	Paddy, Pulses, Ragi, Groundnut
9	Sanguem	Paddy, Pulses, Ragi, Groundnut
10	Quepem	Paddy, Pulses, Ragi, Groundnut
11	Canacona	Paddy, Pulses, Ragi, Groundnut

2. That, the premium rate for Kharif 2004 season would be 2.50% for paddy, 2.50% for pulses, 1.85% for Ragi and 3.50% for Groundnut crops, of the sum insured or the actuarial rate whichever is less.

3. That under the scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (Average yield of the State based on yield of past 3 years in case of paddy and past 5 years in case of Pulses, Groundnut and Ragi crops). The maximum value of additional coverage is equivalent to State average yield multiplied by Minimum Support Price (MSP) announced

by the Government of India or the market Price (MP) where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of threshold yield or 150% of average yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The crop-wise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:—

Notified Crops	Level of Indemnity	Normal Coverage per Ha (upto value of T. Y.)		Additional Coverage per Ha (beyond T. Y. and upto 150% of A. Y.)		Total (per ha)
		Sum Insured (Rs.)	Normal Premium Rate (in %)	Sum Insured (Rs.)	Actuarial Premium Rate (in %)	Sum insured (Rs.)
Paddy	90%	20547	2.50	13698	2.90	34246
Ragi	80%	3749	1.85	3280	1.85	7030
Pulses	60%	4645	2.50	6968	3.20	11613
Ground-nut	80%	15579	3.50	13632	4.10	29211

5. That coverage is also available for all non-loanee farmers, on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T. Y. i. e. Threshold Yield multiplied by MSP and it can be extended to the value of 150% of Average yield. The details are given above.

6. The Financial Institutions shall compulsorily cover all crop loans disbursed, for notified crops, through Kissan Credit Cards and banks shall maintain necessary registers and control for smooth and effective coverage of loan.

In case the total amount of loan for particular crop withdrawn through KCC during the season exceed the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for

consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

The Banks shall ensure the following while giving loans through KCC.

a) The "Credit Appraisal Form" received from the farmer by the bank for issuance of KCC, contains detailed information with regard to the extent of land holding, crops grown, etc. the banks should have no problem in specifying the credit limits for each crop separately. These limits shall also be furnished separately for Kharif and Rabi seasons as also crop-wise in the KCC.

b) The farmers while withdrawing money on KCC, shall mention the crop-wise quantum of amount availed (on pay slip) in order that the bank shall note down crop-wise particulars vis-à-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.

c) As the KCC provides for revolving credit, a farmer can withdraw and repay any number of times during the year. This revolving credit may therefore tempt a farmer to go for cyclical withdrawal and repayment during adverse crop season and thus insure his crop for a high sum insured. However, if a farmer is going for higher sum insured (beyond the value of T. Y.) as provided in the scheme, then he will have to do so at the beginning of the season and the cut-off date will be the one applicable for non-loanee farmers.

d) It is requested to submit separate Declarations for loanee farmers covered under KCC.

7. For loaning and acceptance of declarations by AIC for loanee farmers.

For acceptance of proposals by branches/PACs and receipt of declarations by AIC will be as under:—

State: Goa			Kharif 2004		
Crops Covered	LOANEE FARMERS		NON LOANEE FARMERS		Cut-off date for submission of yield data to AIC
	Loaning period	Final cut-off date for receipt of Declarations by AIC	Cut-off date for receipt of proposals by Branches/PACs	Cut-off date for receipt of Declarations by AIC	
Paddy, Pulses, Ragi & Groundnut	April, 2004, May, 2004, June, 2004	31st July, 2004	One month from date of planting of crop or 31st July, 2004	Within one month from cut off date i.e. 31-08-2004	January, 2005 for paddy, pulses, groundnut & ragi
	July, 2004	31st August, 2004			
	August, 2004	30th September, 2004			
	September, 2004	31st October, 2004			
	Final	30th November, 2004			

If loanee farmer wishes to adopt the higher level of sum insured, he shall be treated as Non Loanee farmer and he shall adhere to cut off date pertaining to non-Loanee farmers. He is also required to fill up separate proposal form opting for Higher Sum Insured.

8. That, the FIS shall extend additional loan above the scale of finance towards premium. The FIS shall submit consolidated crop insurance Declarations separately for each crop, each notified area, on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9. That, the FIS shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10. That, separate Declaration format as per the prescribed Proforma, are to be used for loanee and non-loanee farmers.

11. Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12. That, premium by the nodal banks shall be remitted by way of a single demand draft/ instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.

13. That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FIS.

14. That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FIS within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FIS shall only be liable/responsible for all omissions/commissions/errors committed by them.

15. That small and marginal farmers shall be provided 20% subsidy on premium rate to be shared by the State and Central Government (15% by State Government and 5% by Government of India). For the purpose of subsidy to small and marginal farmers under the above-mentioned Insurance Scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme. The additional State subsidy on premium is provided as per the approval of State Government vide U. O. No. 4678 dated 08-10-2002.

16. Correct premium rates shall be ascertained from the table given above and premium computation (sum insured x premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.

17. Declaration received after the prescribed cut-off dates shall be summarily rejected and the responsibility/liability for such proposals rests with the nodal banks/FIS.

18. The Director of Agriculture, Government of Goa, Panaji shall monitor and Co-ordinate the implementation of the scheme with the help of the District Level Monitoring Committee. The said Committee shall assist the Implementing Agency i. e. AIC Delhi to assess extent of losses due to localized perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture Panaji shall make arrangement to furnish the crop data to the Implementing Agency within the time schedule fixed.

By order and in the name of the Governor of Goa.

R. G. Joshi, Director of Agriculture & ex officio Joint Secretary.

Panaji, 25th March, 2004.

Order

3/4/Plan/NAIS/D.Aagri/2004-05

Read: 1. Resolution (No. 3 dated 15-03-2004) State Level Co-ordination Committee on Crop Insurance.

2. Letter No. 13011/15/99-Credit-II dated 16-7-99 from Government of India, Ministry of Agriculture Department of Agriculture & Co-operation, New Delhi.

The New National Agricultural Insurance Scheme (NAIS) is being implemented from Rabi 1999-2000 season. The State Government is also implementing this scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with Agriculture Insurance Company of India Ltd. (AIC). The scheme will be continued during 2004-05.

1. That, the scheme would broadly cover Paddy, Pulses, Groundnut, Ragi and Sugarcane crops at the taluka level with unit of Insurance as taluka. The crops like paddy, pulses, groundnut and ragi are notified on seasonable basis, whereas the sugarcane being annual crop, it is hereby notified on annual basis in the following talukas during the year 2004-05.

Sr. No.	Notified Taluka	Notified Crops
1	Pernem	Sugarcane
2	Bicholim	Sugarcane
3	Satari	Sugarcane
4	Ponda	Sugarcane
5	Sanguem	Sugarcane
6	Quepem	Sugarcane
7	Canacona	Sugarcane

2. That, the premium rate for 2004-05 would be 2.15% of the sum insured.

3. That under the scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (Average yield of the State based on yield of past five years). The maximum value of additional coverage is equivalent to State average yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP) where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of threshold yield or 150% of average yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The crop-wise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:—

Notified Crops	Level of indemnity	Normal Coverage per Ha (upto value of T. Y.)		Additional Coverage per Ha (beyond T. Y. and upto 150% of A. Y.)		Total (per ha)
		Sum insured (Rs.)	Normal Premium Rate (in %)	Sum Insured (Rs.)	Actuarial Premium Rate (in %)	Sum insured (Rs.)
Sugarcane	80%	33288	2.15	29127	2.15	62415

5. That coverage is also available for all non-loanee farmers, on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T. Y. i.e. Threshold Yield multiplied by MSP and it can be extended to the value of 150% of Average yield. The details are given above.

6. The Financial Institutions shall compulsorily cover all crop loans disbursed, for notified crops, through Kissan Credit Cards and banks shall maintain necessary registers and control for smooth and effective coverage of loan.

In case the total amount of loan for particular crop withdrawn through KCC during the season

exceed the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

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b) The farmers while withdrawing money on KCC, shall mention the crop-wise quantum

of amount availed (on pay slip) in order that the bank shall note down crop-wise particulars vis-à-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.

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	Loaning period	Final cut-off date for receipt of Declarations by AIC	Cut-off date for receipt of proposals by Branches/PACs	Cut-off date for receipt of Declarations by AIC		
Sugarcane	August-04	30th September, 2004	Within one month from date of planting of crop or 31st March, 2005	Within one month from cut off date	September-05	
	September-04	31st October, 2004				
	October-04	30th November, 2004				
	November-04	31st December, 2004				
	December-04	31st January, 2005				
	January-05	29th February, 2005				
	February-05	31st March, 2005				
	March-05	31st May, 2005				

If loanee farmer wishes to adopt the higher level of sum insured, he shall be treated as Non Loanee farmer and he shall adhere to cut off date pertaining to non-Loanee farmers. He is also required to fill up separate proposal form opting for Higher Sum Insured.

8. That, the FIS shall extend additional loan above the scale of finance towards premium. The FIS shall submit consolidated crop insurance Declarations separately for each crop, each notified area, on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

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premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

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15. That small and marginal farmers shall be provided 20% subsidy on premium rate to be shared by the State and Central Government (15% by State Government and 5% by Government of India). For the purpose of subsidy to small and marginal farmers under the above-mentioned Insurance Scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme. The additional State subsidy on premium is provided as per the approval of State Government vide U. O. No. 4678 dated 08-10-2002.

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By order and in the name of the Governor
of Goa.

R. G. Joshi, Director of Agriculture & ex officio
Joint Secretary.

Panaji, 30th March, 2004.